LOMR CASE NUMBER 10-06-1078P

(Keep this reference number on hand!)

ALBUQUERQUE WEST LEVEE OVERBANK AREA
FLOOD ZONE REVISION

YELLOW ZONE AREA

Flood Zone is changing from Zone A to Zone AE *(Positively Affected)*

- **Implications:**
  - Flood Zone is changing from a higher risk zone to a lower risk zone
  - Flood insurance is STILL REQUIRED on homes with federally backed mortgages
  - Base Flood Elevations available for use with Elevation Certificates

- **What you should do if your home was built AFTER 1983:**
  - **At any time**, If you have not already done so,
    - Request in writing that your County Floodplain Administrator conduct a Historic Flood Zone Determination for your home
    - Your request needs to include the address and date the home was built
    - Take the letter you receive from your Floodplain Administrator to your insurance agent and they will "Grandfather" you in to Zone B, C or X for your insurance policy
    - An "Elevation Certificate" prepared by a licensed surveyor can help you get even lower rates
    - Base Flood Elevations required for the Elevation Certificate can be obtained from your County Floodplain Administrator.
  - If you are already Grandfathered in you are probably getting the best rate possible and do not have to do anything regarding this change. *If you have not already done so, you can also benefit from an Elevation Certificate.*

- **What you should do if your home was built BEFORE 1983:**
  - **After the Flood Zone change**, see your insurance agent, you can now purchase flood insurance for the lower risk Zone AE
  - Give them the LOMR Case #10-06-1078P
  - An "Elevation Certificate" prepared by a licensed surveyor can help you get lower rates for this flood zone
  - Base Flood Elevations required for the Elevation Certificate can be obtained from your County Floodplain Administrator
  - You may also be able to receive a refund on the difference in premiums.

For more information or questions:
Call Bernalillo County Public Works Division at 848-1511 or visit
www.bernco.gov/floodplain